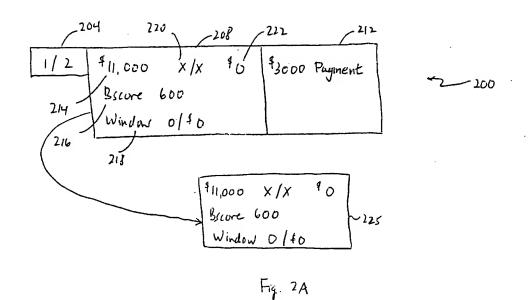


Fig. 1



\$3000 Payment 1/2 f11,000 \$ O x / xBscore 600 HOLD Wirdow 0140 <sup>4</sup> 0 1/8 \$8000 X/0 \$3000 Payment Biscore 600 Window 1 (\$2000 411,000 x/x 125 Bscore 600 Window 1/ \$3000

Fig. 2B

1204	108	/112		
1/2 \$ 11,000 Bscare Window	500	\$3000 Payment CLEARED		
119 +8000 Bscore	X/0 +0	13000 Payment HOLD	200	
1/9 \$5000 Secore	0/0 \$2000	\$ 1000 Payment		
\$11,000 X/X \$0 Bscare 600 Window 2/46000				
		Fig. 2C		

	1 /21	8	212	
1/2	\$11,000 X/X	\$ 0	\$3000 Payment	
	Bscore 600		CLEARED	
	Window 0/10			
118	\$8000 ×10	fo	\$3000 Payment	
1	Bscore 600		HOLD	٥
	Window 1/ \$3000			2-200
1/ 1/9	15000 010	<sup>‡</sup> 2000	\$1000 Payment	
	- Bscore 650		HOLD	
	Window 2/16000			
1/10	14000 0/0	\$2000	\$1000 Payment	
$\backslash \backslash$	Bscore 650			
	Window 3/ 4700	0		
				<b>.</b>
		411,000 X	/x \$0	
		Bscore 600		
	<del></del>	Window 3/		

Fig. 20

1204	1208	_	/2/12		
Bscore	×/x 40 600 0/10	1	00 Payment CLEARED		
1/8 \$8000 Bscore	X10 40	36	00 Payment HOLD	W 200	
1/9 +5000 Bscore	0/0 \$20	000 \$10	000 Payment HCLD		
1/10 \$4000		2000   \$10	00 Payment HCLD		250
1/11 \$30	00 0/0 s	92000		\$2000 Charge	
·			APPROVE TRANSACTI	~132	<b>.</b>

Fig. 2E

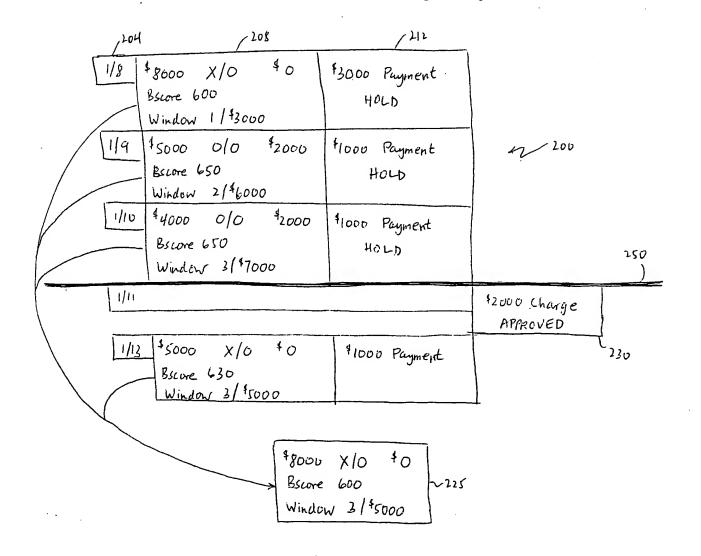


Fig. 2F

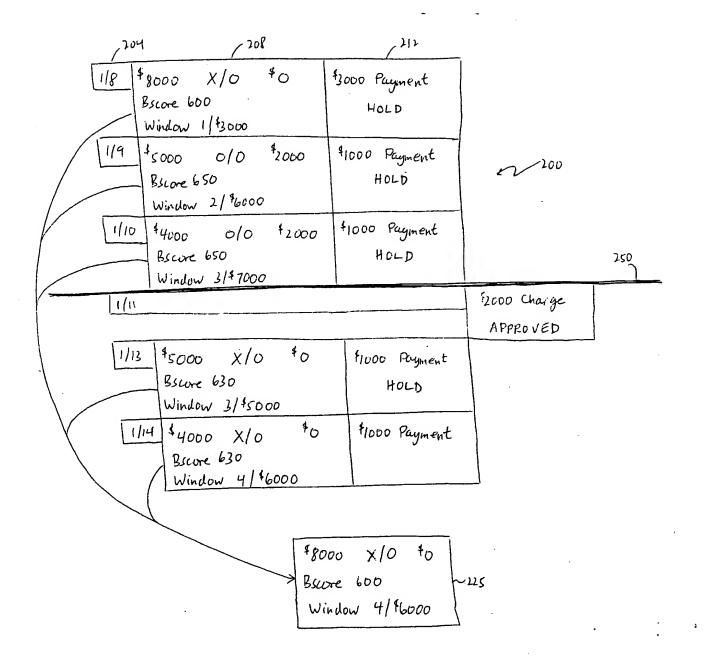


Fig. 26

204 208	112		•
1/8   \$8000 X 10 \$0 Bscore 600 Window 1/+3000	\$2000 Payment DISHONORED	·	
1/9   \$5000 0/0   \$2000   Bscore 650   Window 2/46000	91000 Payment HOLD	200	
1/10 \$4000 0/0 \$2000 Bscore 650 Window 3/\$7000	floco Payment HOLD	·	250
(111		\$2000 Charge APPROVED	
1/13 +5000 X/0 +0  Bscore 630  Window 3/+5000	\$1000 Payment		
1/14 \$4000 X/O \$0 Bscore 630 Window 4/\$6000	1000 Payment HOLD		
1/15 \$6000 X/0 \$0 Bscore 500 Window 5/\$7000	12000 Payment		
		· .	
BKO	00 X/0 10 re 500 dow 5/17000	~12 <b>5</b>	· ;

Fig. 2H

204 208	142	
1/8 \$8000 ×10 \$0  Bscore 600  Window 1/\$3000	\$3000 Payment DISHONORED	,
1/9   f5000 0/0   f2000   Bscore 650 Windows 2/96000	1000 Payment CLEARED	200
1/10 \$4000 0/0 \$2000  BSCORE 650  Window 3/\$7000	\$1000 Payment HOLD	250
1/11		\$2000 Charge APPROVED
1/13   \$5000 ×10 \$0 Bscore 630 Window 3/\$5000	\$1000 Payment HOLD	110
1/14 \$4000 X/O \$0  Bscore 630  Window 4/\$6000	flooo Payment HOLD	·
1/15 \$6000 X/0 \$0 Bscore 500 Window 5/\$7000	\$2000 Payment HOLD	230
1/16 \$4000 010 91000		1500 Charge
	DECLINE TRANSACTION	1 ~ 232

Fig. 2I

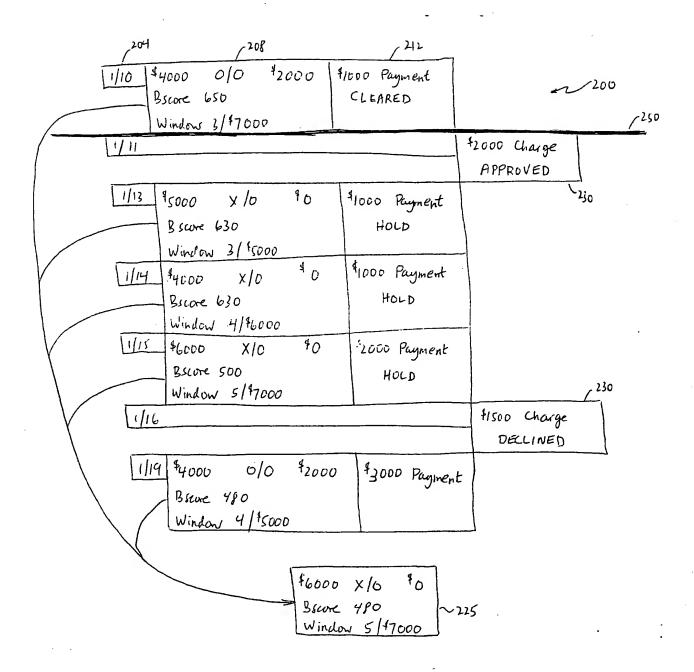


Fig. 2J

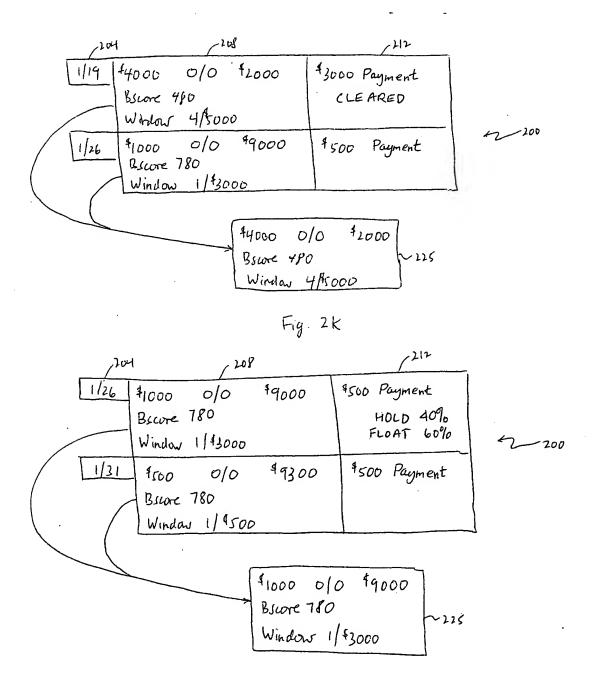


Fig. 2L

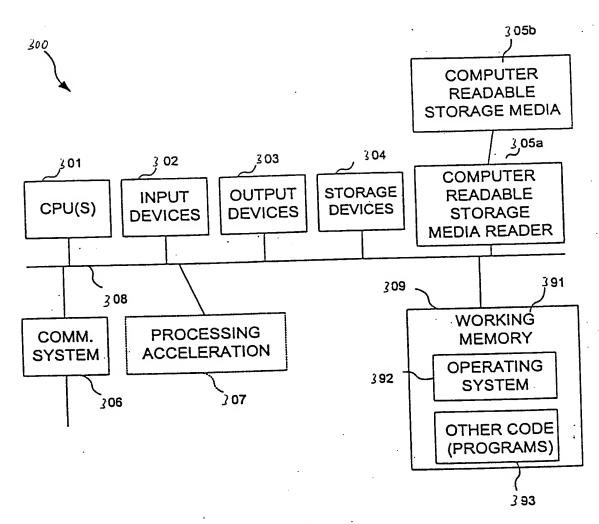


FIG. 3